

ABSTRACT OF THE DISCLOSURE

5 A method for making on-line purchases includes purchasing a card
having a unique identification code and a predetermined cash balance and
activating an associated account. Goods or services offered by a seller through
a web-site are selected and the identification code provided to the seller who
transmits it for verification. If the identification code is associated with the valid
and active account and if there is sufficient cash balance in the account, an
10 approval code is sent to the seller, and the purchase price of the selective goods
or services is debited from the cash balance of the account. If the identification
code is determined invalid, or there is insufficient cash balance, a denial code
is transmitted to the seller. As there are low cash balances and no personally
identifying or sensitive information associated with the cards, there is little risk
15 in use over the Internet.